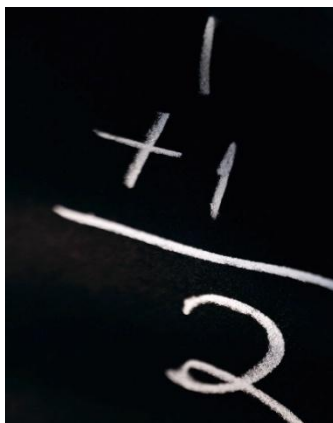


Issue 91: INSIDER'S EDGE: Enrolling in Coverage—Quick Tips

Welcome back, Insiders! Completing the Maryland Health Connection application to get an eligibility determination and actually enrolling in coverage is a two-step process. Consumers will receive an eligibility determination *and then* they must select a program to enroll in.



Here are a few tips to remember when working with a consumer who is ready to enroll in coverage:

- If a consumer is found eligible for Medicaid, MCHP, MCHP Premium, or a QHP with assistance, they will also have the option to enroll in a QHP *without* assistance. **Wait what?** Remember during Open Enrollment, consumers always have the option to enroll in a QHP and pay full price, *even if* they have been found eligible for Medicaid or a QHP with assistance.
- To actually enroll in coverage online, the consumer must select the checkbox next to the program in which they would like to enroll from the eligibility determination list, click “Proceed to Enrollment”, and follow the system prompts. Simply reaching the eligibility determination screen will *not* enroll the individual in coverage.
- If the consumer did not select a program when they applied online or if they applied via paper application, they will receive information on how to select coverage as part of their *Individual Eligibility Determination (1301)* notice. The *Individual Eligibility Determination (1301)* notice will include a form that can be submitted to enroll in Medicaid or select QHP coverage.

NOTICE LANGUAGE—Online Portal: *Consumer eligible for QHP with assistance or QHP without assistance*

Medicaid	Ineligible			
Explanation: Individual does not meet the Medicaid financial criteria (42 CFR 435.116 (pregnant women), 42 CFR 435.110 (parents and caretakers), 42 CFR 435.118 (children), and 42 CFR 435.119 (adults)).				
Qualified Health Plan with Financial Assistance	Eligible	01/01/2015		<input checked="" type="checkbox"/>
Explanation: Amanda Reckonwith is eligible to receive up to \$118 in premium tax credits per month to apply towards their monthly premium (cost) of a Qualified Health Plan (QHP).				
Qualified Health Plan without Financial Assistance	Eligible	01/01/2015		<input type="checkbox"/>
Explanation: Amanda Reckonwith is eligible to purchase a Qualified Health Plan (QHP) through Maryland Health Connection.				

NOTICE LANGUAGE—Individual Eligibility Determination (1301) notice: *Consumers eligible for Medicaid or QHP without assistance*

Eligible Individuals:

Based on the information provided in your application, the following household members may be eligible for certain health programs and must select a program to begin their coverage.

Medicaid

Duncan MacLeod
Tessa Noel

How to select Medicaid or MCHP Premium

You must choose a program to begin your coverage. Please do one of the following to complete your selection:

1. Login to: www.marylandhealthconnection.gov
2. Call: 1-855-642-8572 and TTY: 1-855-642-8573
3. In person: at your local Department of Health , local Department of Social Services, or regional Connector Entity.
4. For the Medicaid or MCHP Premium Programs, you may complete the attached program selection form and return to: P.O. Box 2160, Manchester, CT 06045

Qualified Health Plan without Financial Assistance

The following individuals are eligible to purchase a qualified health plan without financial assistance.

Duncan MacLeod
Tessa Noel

How to select a Qualified Health Plan (QHP)

You must choose a program and a qualified health plan (QHP) to begin your coverage.

Please do one of the following to complete your selection:

1. Login to: www.marylandhealthconnection.gov
2. Call: 1-855-642-8572 and TTY: 1-855-642-8573
3. In person: at your regional Connector Entity.
4. Complete: the attached program selection form to select the QHP program and return to: P.O. Box 2160, Manchester, CT 06045. You will also need to select your specific QHP through one of the methods listed here.
5. Visit: an Authorized Producer (also known as a broker). Contact Maryland Health Connection at 1-855-642-8572 to find an Authorized Producer. This assistance is available at no charge to you.

PROGRAM SELECTION FORM—Individual Eligibility Determination (1301) notice: *Consumers eligible for Medicaid or QHP without assistance*



State of Maryland
Health Insurance Exchange

Person ID: [REDACTED]
Doc ID: [REDACTED]

Program Selection Form

Complete the attached program selection form and return to: P.O. Box 2160, Manchester, CT 06045 to complete your selections.

You must include the cover sheet at the end of this letter with your documents. You must choose a program to begin your coverage.

Eligible Individuals:

Medicaid

Select

Duncan MacLeod

☐

Tessa Noel

☐

Qualified Health Plan without Financial Assistance

Select

Duncan MacLeod

☐

Qualified Health Plan without Financial Assistance

Select

Tessa Noel

☐

Print Name: _____

Date: _____

Signature: _____

Have questions? Shoot me an e-mail, dhmh.medicaidmarge@maryland.gov.